

1405496-Trustee-A-Rich  
ANTHONY L. REGISTER  
701 N. 4TH STREET  
ATTORNEY AT LAW  
WILMINGTON, NC 28401-0000

IN RE  
ROBERT STEVEN PARGA  
817 PARKWAY BLVD.

WILMINGTON, NC 28412  
SSN or Tax I.D. XXX-XX-9086

Richard M. Stearns  
1015 Conference Dr.  
Greenville, NC 27858

Chapter 13  
Case Number: 14-05496-5-SWH

NOTICE OF AMENDED MOTION FOR CONFIRMATION OF PLAN

Richard M. Stearns, Chapter 13 Trustee has filed papers with the Court to Confirm the Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the Motion For Confirmation Of Plan, or if you want the court to consider your views on the motion, then on or before 12/07/2015, you or your attorney must file with the court, pursuant to Local Rule 9013-1 and 9014-1, a written response, an answer explaining your position, and a request for hearing at:

U.S. Bankruptcy Court  
PO Box 791  
Raleigh, NC 27602

If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

You must also mail a copy to debtor(s), debtor(s) attorney and trustee at the following addresses:

Debtor(s):	Attorney:	Trustee:
ROBERT STEVEN PARGA	ANTHONY L. REGISTER	Richard M. Stearns
817 PARKWAY BLVD.	701 N. 4TH STREET	1015 Conference Dr.
WILMINGTON, NC 28412	ATTORNEY AT LAW	Greenville, NC 27858
	WILMINGTON, NC 28401-0000	

If a response and a request for hearing is filed in writing on or before the date set above, a hearing will be conducted on the motion at a date, time and place to be later set and all parties will be notified accordingly.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: November 05, 2015

Richard M. Stearns  
Chapter 13 Trustee  
1015 Conference Dr.  
Greenville, NC 27858

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
WILMINGTON DIVISION**

**IN RE:**

**CASE NUMBER: 14-05496-5-SWH**

**ROBERT STEVEN PARGA**

**CHAPTER 13**

**DEBTOR(S)**

**AMENDMENT #1 MINUTES OF 341 MEETING AND  
MOTION FOR CONFIRMATION OF PLAN**

NOW COMES the Trustee in the above referenced Chapter 13 case moving the Court for an Order confirming the Plan in the case and, in support, of said Motion, says unto the Court:

1. That the debtor(s) appeared at the meeting of creditors, as required by 11 U.S.C. § 341 and submitted to an examination under oath by the Trustee on November 10, 2014, or has supplied answers to written interrogatories;
2. The debtor(s) has/have complied with all requirements of 11 U.S.C. §521 (a) (1) (B) and Interim Bankruptcy Rules 1007 and 4002 (b), as modified and adopted by this Court, and this case has not been dismissed, nor is it subject to dismissal, under 11 U.S.C. §521 (i);
3. That there are no pending objections to confirmation or other filings or pleadings that would impede the confirmation of the Plan in this case;
4. That the Trustee has reviewed the schedules and relative information in the debtor(s) petition and has made a determination of the disposable income for the debtor(s) in this case. The calculation of disposable income impacts on what, if any, dividend will be received by unsecured creditors. The debtor(s) plan provides for payments of:  
  
**\$80.00 PER MONTH FOR 42 MONTHS, PLUS NET PROCEEDS FROM SALE OF BOAT TO OCCUR WITHIN 12 MONTHS OF CONFIRMATION.**
5. That the liens of creditors which will not be paid in full during the term of the Plan or which are to be paid directly by the debtor(s) are not affected by the confirmation of this Plan;
6. Generally, and subject to orders entered hereafter by the Court, any proof of claim that is not filed on or before February 9, 2015 ("Bar Date") shall be disallowed. Claims of governmental units, proofs of which are not filed before March 23, 2015 ("Government Bar Date") shall be disallowed;
7. That the claims of secured creditors shall be paid as secured to the extent of the claim or to the extent of the value of the collateral as set out below:
  - a. Claims to be paid directly by the Debtor:

<u>Creditor</u>	<u>Collateral</u>	<u>Repayment Rate/Term</u>
#008 NATIONSTAR MORTGAGE, LLC	MORTGAGE	TO BE PAID <b><i>DIRECT; ARREARS OVER THE TERM OF THE PLAN.</i></b>
#028 NATIONSTAR MORTGAGE, LLC	2 <sup>ND</sup> MORTGAGE	<b>TO BE PAID DIRECT.</b>

b. Continuing Long Term Debts to be paid by the Trustee:

**IF A PROOF OF CLAIM IS TIMELY FILED** the claim is to be paid on a monthly basis according to the terms of the contract effective the first month after confirmation. Arrearages, if any, to be paid over the life of the plan. Two post-petition contractual payments shall be included in the arrearage claim. **The Debtor is to resume direct payments upon completion of plan payments. (SEE PARAGRAPH 8 BELOW)**

<u>Creditor</u>	<u>Collateral</u>
NONE	

c. Claims paid to extent of claims as filed (no cramdown):

<u>Creditor</u>	<u>Collateral</u>	<u>Repayment Rate/Term</u>
NONE		

d. Claims paid to extent of value:

<u>Creditor</u>	<u>Collateral</u>	<u>Present Value</u>	<u>Repayment Rate/Term</u>
NONE			

e. Claims to be avoided by the debtor:

<u>Creditor</u>	<u>Collateral</u>	<u>Repayment Rate/Term</u>
NONE		

Pursuant to Local Rule 3070-1(b) some secured creditors may be entitled to pre-confirmation adequate protection payments.

8. **LONG TERM RESIDENTIAL MORTGAGE CLAIMS** shall be paid in a manner consistent with Local Rule 3070-2.
9. That the following creditors have filed secured proofs of claims but, due to the value placed on the collateral, the claims will be treated as unsecured and paid along with other unsecured claims. With respect to claims listed below for which the terms of repayment are listed as: "Abandon," upon entry of an Order confirming the plan, as modified by this Motion, the automatic stay of §362(a) and the automatic co-debtor stay of §1301 shall thereupon be lifted and modified with respect to such property "for cause" under §362(a)(1), as allowed by Local Rule 4001-1(b):

#009 NEW HANOVER COUNTY TAX OFFICE, PARGA REAL ESTATE, LLC, THE DEBTOR ABANDONS HIS INTEREST IN THE COLLATERAL. THE TRUSTEE WILL NOT PAY THIS CLAIM UNLESS A DEFICIENCY CLAIM IS FILED.

#010 REALTO REAL ESTATE FUND, PARGA REAL ESTATE, LLC, THE DEBTOR ABANDONS HIS INTEREST IN THE COLLATERAL. THE TRUSTEE WILL NOT PAY THIS CLAIM UNLESS A DEFICIENCY CLAIM IS FILED.

Reference herein to “Direct” or “Outside” or similar language regarding the payment of a claim under this plan means that the debtor(s) or a third party will make the post-petition payments in accordance with the contractual documents which govern the rights and responsibilities of the parties of the transaction, including any contractual modifications thereof, beginning with the first payment that comes due following the order for relief;

10. That the treatment of claims indicated in paragraphs 7, 8 and 9 above, are based on information known to the Trustee at the time of the filing of this Motion. The treatment of some claims may differ from that indicated if subsequent timely filed claims require different treatment;
11. That the following executory contracts and unexpired leases shall be either assumed or rejected as indicated below:

<u>Creditor</u>	<u>Property Leased or Contracted For</u>	<u>Treatment</u>
NONE		

12. That priority claims shall be paid in full over the term of the Plan;
13. That confirmation of this Plan will be without prejudice to pending Motions For Relief From the Automatic Stay and will be without prejudice to objections to claims and avoidance actions;
14. That confirmation of the Plan vests all property of the estate in the debtor(s);
15. That the attorney for the debtor(s) is requesting fees in the amount of \$3,700.00. The Trustee recommends to the Court a fee of \$3,700.00. If the recommended fee is different from that requested an explanation can be found in Exhibit ‘A’.
16. Other Provisions: NONE

RICHARD M. STEARNS

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Standing Chapter 13 Trustee

**EXHIBIT 'A'****DEBTORS:** ROBERT PARGA **CASE NUMBER:** 14-05496-5-SWH**EMPLOYMENT:**Debtor: SSI **GROSS INCOME:** \$1,806.00

Spouse:

**Prior Bankruptcy** Yes ☐ No ☒ If so, Chapter filed**cases:**

Disposition:

**Real Property:** House and Lot ☒ Mobile home ☐ Lot/Land ☐ Mobile Home/Lot ☐

Description: RESIDENCE @ 817 PARKWAY BLVD

FMV \$113,800.00

Date Purchased

Liens \$114,064.00

Purchase Price

Exemptions

Improvements

Equity \$ 0.00

Insured For

Rent

Tax Value \$113,800.00

Description N/A

FMV

Date Purchased

Liens

Purchase Price

Exemption

Improvements

Equity \$ 0.00

Insured For

Rent

Tax Value

**COMMENTS:** GROSS HUSBAND EQUITY IS \$3,180.00 IN PERSONAL PROPERTY.**Attorney** Requested: \$3,700.00 (excluding filing fee)**Fees:** Paid: \$626.00 (excluding filing fee)

Balance: \$3,074.00

**Trustee's Recommendation:** \$3,700.00

Comments:

**Plan Information:**

<u>Plan Information:</u>		<u>After 341</u>		<u>Payout % After 341</u>	
Total Debts	\$25,282.44	Pay in	\$3,360.00	Priority	0.00%
Priority	\$0.00	Less 8.00%	\$268.80	Secured	100.00%
Secured	\$0.01	Subtotal	\$3,091.20	Unsecured	0.00%
Unsecured	\$25,282.43	Req. Atty. Fee	\$3,074.00	Joint	0.00%
Joint Debts	\$0.00	Available	\$17.20	Co-Debts	0.00%
Co-Debtor	\$0.00				

**Annual Review:** Yes ☒ No ☐**Payroll Deduction:** Yes ☐ No ☒**Objection to Confirmation:** Yes ☐ No ☒

Pending:

Resolved:

Motions Filed: Yes ☐ No ☒

If so, indicate type and status:

Hearing Date:

CASE: 1405496 TRUSTEE: 54 COURT: 278  
 TASK: 11-03-2015.00797168.LSA001 DATED: 11/05/2015

Court Served Electronically

Trustee	Richard M. Stearns	1015 Conference Dr. Greenville, NC 27858
Debtor	ROBERT STEVEN PARGA	817 PARKWAY BLVD. WILMINGTON, NC 28412
799	000002 ANTHONY L. REGISTER ATTORNEY AT LAW	701 N. 4TH STREET WILMINGTON, NC 28401-0000
012	000012 CENTRAL CREDIT CONTROL ATTN: MANAGING AGENT	PO BOX 988 HARRISBURG, PA 17108-0988
IRS	000005 INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY	P.O. BOX 7317 PHILADELPHIA, PA 19101-7317
013	000013 CHASE	PO BOX 15298 WILMINGTON, DE 19850-5298
ATYGEN	000003 ATTORNEY GERERAL 950 PENNSYLVANIA AVENUE, NW	US DEPARTMENT OF JUSTICE WASHINGTON, DC 20530
011	000011 PORTFOLIO RECOVERY ASSOCIATES LLC	PO BOX 41067 NORFOLK, VA 23541
USATTY	000007 US ATTORNEY 310 NEW BERN AVE, FEDERAL BLDG	ATTN: CIVIL PROCESS CLERK, STE 800 RALEIGH, NC 27601-1461
NCREV	000006 NC DEPT. OF REVENUE ATTN: ANGELA FOUNTAIN	PO BOX 1168 RALEIGH, NC 27602-1168
ESC	000004 EMPLOYMENT SECURITY COMMISSION CHAPTER 13 BANKRUPTCY	PO BOX 26504 RALEIGH, NC 27611
024	000024 ENVOY MORTGAGE, LTD. S TROY STALEY HUTCHENS LAW FIRM	POB 2505 FAYETTEVILLE, NC 28302
018	000018 NEW HANOVER COUNTY ANIMAL CONTROL	180 DIVISION DRIVE WILMINGTON, NC 28401
019	000019 NEW HANOVER MEDICAL GROUP, PA CHAPTER 13 BANKRUPTCY	1960 SOUTH 16TH STREET WILMINGTON, NC 28401
020	000020 GREG MCDONALD 701 N. 4TH ST.	C/O ANTHONY L. REGISTER WILMINGTON, NC 28401
021	000021 PARTY OF LEASE	1005 S. 12TH ST WILMINGTON, NC 28401
022	000022 PARTY OF LEASE	1709 QUEEN ST. WILMINGTON, NC 28401
023	000023 MARIE PARGO 701 N. 4TH STREET	C/O ANTHONY REGISTER WILMINGTON, NC 28401
009	000009 NEW HANOVER COUNTY TAX OFFICE CHAPTER 13 BANKRUPTCY	230 MARKET PLACE DRIVE, SUITE 190 WILMINGTON, NC 28403
015	000015 FINANCIAL DATA SYSTEMS CHAPTER 13 BANKRUPTCY	1638 MILITARY CUTOFF ROAD WILMINGTON, NC 28403-8463
016	000016 FINANCIAL DATA SYSTEMS CHAPTER 13 BANKRUPTCY	1638 MILITARY CUTOFF ROAD WILMINGTON, NC 28403-8463
014	000014 DIVERSIFIED	10550 DEERWOOD PARK BLVD STE 708 JACKSONVILLE, FL 32256-2810
027	000027 RREF II ST AQUISITIONS LLC 201 S BISCAYNE BLVD STE 2600	C/O MARK S ROHER ESQ MIAMI, FL 33131
010	000010 REALTO REAL ESTATE FUND	790 NW 107TH AVE STE 400 MIAMI, FL 33172

# CERTIFICATE OF MAILING

0014

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CASE: 1405496 TRUSTEE: 54 COURT: 278  
TASK: 11-03-2015.00797168.LSA001 DATED: 11/05/2015

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025	000025	AMERICAN INFOSOURCE PO BOX 248848	T MOBILE / T-MOBILE USA OKLAHOMA CITY, OK 73124-8848
028	000028	NATIONSTAR MORTGAGE,LLC CHAPTER 13 BANKRUPTCY	PO BOX 619096 DALLAS, TX 75261-9741
026	000026	NATIONSTAR MORTGAGE,LLC CHAPTER 13 BANKRUPTCY	PO BOX 619096 DALLAS, TX 75261-9741
008	000008	NATIONSTAR MORTGAGE,LLC CHAPTER 13 BANKRUPTCY	PO BOX 619096 DALLAS, TX 75261-9741
017	000017	NATIONSTAR MORTGAGE,LLC CHAPTER 13 BANKRUPTCY	PO BOX 619096 DALLAS, TX 75261-9741

30 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 11/05/2015.  
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.  
EXECUTED ON 11/05/2015 BY /S/EPIQ Systems, Inc.

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\*CM - Indicates notice served via Certified Mail